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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/629,735	07/31/2000	Joanne S. Walter	8657	4128

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EXAMINER

COLBERT, ELLA

ART UNIT PAPER NUMBER

3624

DATE MAILED: 11/16/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

**Application No.**

09/629,735

**Applicant(s)**

WALTER, JOANNE S.

**Examiner**

Ella Colbert

**Art Unit**

3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 29 July 2004.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 19-37 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 19-37 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

**DETAILED ACTION**

1. Claims 19-37 are pending. Claims 1-18 have been canceled and claims 19-37 have been added in this communication filed 07/29/04 entered as Amendment.  
A complete listing of all claims in this application is set forth below.

***Claim Rejections - 35 USC § 103***

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 19-37 are rejected under 35 U.S.C. 103(a) as being unpatentable over (US 6,897,625) Gustin et al, hereafter Gustin in view of (US 5,649,118) Carlisle et al, hereafter Carlisle and further in view of (US 6,193,155) Walker et al, hereafter Walker.

As per claims 19 and 29. Gustin teaches, A method of operating an electronic banking terminal, comprising the steps of: (a) operating said terminal to permit deposit of funds into a banking account in response to entry of a first PIN number into said terminal (col. 9, line 51-col. 10, line 8 and col. 11, line 65-col. 12, line 33);and (c) operating said terminal to permit user withdrawal of funds up to a first dollar amount limit from said banking account in response to entry of said first PIN number into said terminal (col. 10, lines 12-35).

As per claim 29, Gustin further teaches, An electronic terminal, comprising: an input device for receiving input from a user; a processing unit electrically coupled to said input device, and a memory device electrically coupled to said processing unit, wherein

Art Unit: 3624

said memory device has stored therein a plurality of instructions which, when executed by said processing unit (col. 8, lines 40-43).

Gustin failed to teach, (b) operating said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number; and (d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

Carlisle teaches, (b) operating said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number (col. 3, lines 38-44 and col. 10, lines 32-50); and (d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit (col. 13, lines 12-67). It would have been obvious to one having ordinary skill in the art at the time the invention was made to operate the terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number; and (d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit and to modify in Gustin because such a

Art Unit: 3624

modification would allow Gustin to identification to get information in the form of ID and RND1 when a prompt for input is given to provide a PIN string and PIN is confirmed.

As per claims 20 and 30. Gustin and Carlisle failed to teach, The method of claim 19, wherein said step (a) includes the steps of: (e) reading a code stored on a gift card to determine a gift dollar amount associated with said gift card, and (f) depositing said gift dollar amount into said banking account in response to said reading step.

Walker teaches, (e) reading a code stored on a gift card to determine a gift dollar amount associated with said gift card (col. 3, line 33 –col. 4, line 6 and fig.'s 8 & 12), and (f) depositing said gift dollar amount into said banking account in response to said reading step (col. 5, lines 5-59 and col. 15, line 54 –col. 16, line 13 and lines 21-34). It would have been obvious to one having ordinary skill in the art at the time the invention was made to read a code stored on a gift card to determine a gift dollar amount associated with said gift card, and (f) deposit said gift dollar amount into said banking account in response to said reading step and to modify in Gustin because such a modification would allow Gustin to a gift certificate (gift card) for payment of an identified value which is issued by an account holder that has a certificate identifier corresponding to an account identifier.

As per claims 21 and 31 . Gustin teaches, The method of claim 19, further comprising the steps of: (e) operating said terminal to permit deposit of funds into said banking account in response to entry of a third PIN number into said terminal, said third PIN number being different than both said first PIN number and said second PIN number (col. 9, lines 51-55, col. 11, line 66-col. 12, line 31, fig. 13 (380 & 382), fig. 13A,

Art Unit: 3624

and fig. 13B); and (f) operating said terminal to prohibit withdrawal of funds from said banking account in response to entry of said third PIN number into said terminal (col. 10, lines 36-42).

As per claims 22 and 33. Gustin teaches, The method of claim 19, wherein: said banking account has an account number associated therewith, said step (c) includes the step of operating said terminal to permit user withdrawal of funds up to said first dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said first PIN number, and said step (d) includes the step of operating said terminal to permit user withdrawal of funds up to said second dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said second PIN number (col. 9, line 51 –col. 10, line 62).

As per claim 23. Gustin teaches, The method of claim 19, wherein: said electronic banking terminal includes a point-of-sale retail terminal having a Currency acceptor, and said step (a) includes the step of operating said currency acceptor to accept a cash deposit into said terminal for said banking account (col. 8, lines 62-65 and col. 10, lines 23-34).

As per claim 24. Gustin teaches, The method of claim 23, further comprising the step of: (e) operating said currency acceptor so as to permit cash to be accepted by said currency acceptor for payment of an item for purchase (col. 17, lines 10-33).

As per claim 25. Gustin teaches, The method of claim 24, wherein: said point-of-sale retail terminal further has a currency dispenser, said step (c) includes the step of

Art Unit: 3624

operating said currency dispenser to dispense currency up to said first dollar amount limit, and said step (d) includes the step of operating said currency dispenser to dispense currency up to said second dollar amount limit (col. 16, line 35 –col. 17, line 38- col. 18, line 15).

As per claims 26 and 35. Gustin teaches, The method of claim 25, further comprising the step of: (f) operating said currency dispenser to provide change in response to cash being accepted by said currency acceptor for payment of said item for purchase (col. 19, line 50-col. 22, line 24).

As per claim 27. Gustin teaches, The method of claim 24, wherein: said point-of-sale retail terminal further has a touch screen monitor associated therewith, said touch screen monitor is configured to permit entry into said terminal of either said first PIN number or said second PIN number (col. 8, lines 62-65 and col. 9, lines 45-62).

As per claims 28 and 37. Gustin teaches, The method of claim 27, further comprising the step of: (g) operating said touch screen monitor to enter an item code associated with said item for purchase into said terminal (col. 10, lines 36-67).

As per claim 32. Gustin teaches, The electronic terminal of claim 29, wherein: said banking account has an account number associated therewith, and said plurality of instructions, when executed by said processing unit, further causes said processing unit to: operate said terminal to permit user withdrawal of funds up to said first dollar amount limit from said banking account in response to entry into said terminal of (i) said account number, and (ii) said first PIN number, and operate said terminal to permit user withdrawal of funds up to said second dollar amount limit

Art Unit: 3624

from said banking account in response to entry into said terminal of (i) said account number, and (ii) said second PIN number (col. 9, line 51- col. 11, line 22).

As per claim 34. Gustin teaches, The electronic terminal of claim 33, further comprising a currency dispenser for dispensing currency, wherein said plurality of instructions, when executed by said processing unit, further causes said processing unit to: operate said currency dispenser to dispense currency up to said first dollar amount limit, and further operate said currency dispenser to dispense currency up to said second dollar amount limit (col. 10, lines 36-62, col. 11, lines 24-38, and fig. 9A).

As per claim 36. Gustin teaches, The electronic terminal of claim 29, wherein: said input device includes a touch screen monitor, and said touch screen monitor is configured to permit entry into said terminal of either said first PIN number or said second PIN number (col. 8, lines 63-65). This dependent claim is rejected for the similar rationale as given above for claim 27.

### ***Response to Arguments***

4. Applicant's arguments with respect to claim 19-37 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Chastain (US 6,021,943) disclosed an account and a subaccount.

Rasafi et al (US 6,473,500) disclosed changing a PIN number, an ATM, and a point-of-sale terminal.



Art Unit: 3624

Gephart (US 6,339,766) disclosed a limited-use account number.

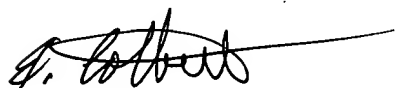
Chesarek (US 4,386,266) disclosed using a PIN number at a terminal.

### **Inquiries**

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 703-308-7064. The examiner can normally be reached on Monday-Thursday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 703-308-1038. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



E. Colbert

November 13, 2004